

An Effect of Relationship Marketing On Customer Trust and Impact on Customer Retention Bank Sumut Branch Lubuk Pakam

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Abstract

In retaining customers, PT. Bank Sumut applies the strategy of Relationship Marketing owned by each transaction. This can result in the higher trust of customers in the bank. The implication to this condition is that Bank needs to harmonize the competency, technology, and resources owned with the needs and wants of the customers. With the application of Relationship Marketing, PT. Bank Sumut can retain its customers (Customer Retention). Relationship Marketing is all of the marketing activities directed to build, develop and retain a successful relational exchange. The data for this descriptive quantitative survey study were obtained through distributing questionnaires to 85 respondents. The data obtained were analyzed through path analysis by using the SPSS program. This paper showed that harmony, acceptance, and participation simplicity simultaneously had a positive and significant influence on Customer Retention. Partially, harmony, acceptance, and participation simplicity have each had a positive and significant influence on Customer Retention. Harmony, acceptance, and participation simplicity simultaneously had a positive and significant influence on the trust of customers. Partially, harmony and acceptance had a positive and significant influence on the trust of customers while participant simplicity did not have a positive and significant influence on the trust of customers. The trust of customers had a positive and significant influence on Customer Retention. Respectively, harmony, acceptance, and participation simplicity indirectly had a positive influence on Customer Retention through the trust of customers at PT. Bank Sumut Lubuk Pakam Branch.

Keywords

relationship marketing; trust; retention



I. Introduction

The growth and development of business in the banking sector is now very promising and lucrative, large banking companies are now starting to expand their business by adding branches in each region which are considered to have a larger market share while still having a low level of business competition so that for the company this is a great opportunity. to become a successful banking company.

However, over time, similar companies began to emerge with various advantages they had to offer to the public. This matterThis is a threat to companies that have previously succeeded in winning the hearts of the public. The problem that is often faced by banking companies is the shift of customers to competing companies that offer better products and services.

The behavior shown by customers who continuously become customers for a long period of time indicates that the products and services of the banking company provide added value to customers. The transfer of customers to other companies can be caused because the previous company did not have a commitment to protect its customers in various effective ways that the company did. Banking companies that protect their customers from moving to other companies or called customer retention. Customer retention is closely related to the company's strategy to design something that is considered to provide more value to customers so that consumers continue to be interested in staying loyal.

Banking companies realize that there are customer considerations regarding products and services in terms of the amount of surplus value provided by the Bank to customers. Customers are looking for the value that is considered the highest from several existing products or services. Customers form expectations about the value to be obtained from the product. Success in building Relationship Marketing that will be created if customer trust supports and makes a positive contribution to the creation of customer retention.

Good relationship and cooperation between banks and customers in the long term in the banking business does not only create transactions, but also becomes a new paradigm for achieving marketing success, namely by establishing and maintaining relationships with customers on an ongoing basis.

The rationale in the current practice of the service industry is that relationships with customers are considered to be very cost-effective compared to finding new customers or getting old customers who have broken up. Indeed, the establishment of a long-term relationship between the company and its customers begins with the creation of a transaction, then similar transactions are repeated so that it eventually becomes a long-term relationship.

As a tool for regional autonomy in the banking sector, PT. Bank Sumut functions as a driver and driver of the pace of development in the region, acts as a regional treasury that carries out regional money storage and as a source of regional original income by conducting business activities as a commercial bank as referred to in Law Number 10 of 1998.

The reasons that became the main consideration of PT. Bank Sumut is doing customer retention, namely 1) because of the increasingly expensive promotion costs to acquire new customers in such a tight competition climate, 2) the fact that the profitability of PT. Bank of North Sumatra is directly proportional to the growth of the relationship between PT. Bank of North Sumatra and its customers on an ongoing basis.

Ways that can be taken by PT. Bank of North Sumatra in retaining customers is to carry out a Relationship Marketing strategy owned by the company in every transaction. This can lead to a higher level of customer confidence in the bank. The implication of this condition is that banks need to align their competencies, technology and resources with the dynamic needs and desires of consumers. With the application of Relationship Marketing, PT. Bank Sumut can retain customers (Customer Retention). Relationship Marketing as any marketing activity directed at building, developing, and maintaining successful relationship exchanges.

In the period 2008-2012, PT Bank Sumut along with the board of directors and employees are racing to pursue the target of expanding the network unit to all sub-districts in North Sumatra. The sincerity of the employees in making Bank Sumut a formidable BUMD and providing sustainable benefits for the provincial, district and city governments in North Sumatra.

With the motto of providing the best service, PT Bank Sumut always tries to fulfill its promises to its customers by providing excellent service. The image of the best service is expected to be a separate promotion in order to build a mindset in encouraging people's decisions to be interested in becoming new prospective customers at PT Bank Sumut.

Providing the best service is a statement of corporate culture that has been realized by implementing service standards that apply to all units of PT Bank Sumut.

Based on observations made by researchers at PT Bank Sumut Lubuk Pakam Branch, the programs and policies carried out by the organization provide an overview of the bank's success in maintaining customer retention. Bank Sumut Lubuk Pakam Branch gives birthday gifts to customers who deposit funds above 1 billion, then Bank Sumut Lubuk Pakam Branch always contributes to activities related to community welfare and is actively involved in mutual cooperation activities and events organized by the local government, then employees of Bank Sumut Lubuk Pakam Branch are always ready inside and outside of work to help customers if they have difficulties.

As a regional bank that is trusted and has an extensive network in North Sumatra, Bank Sumut aspires to be "The best Regional Champion" which is to become the best regional bank, especially in North Sumatra. PT Bank Sumut has several superior products that can compete in terms of technology and proximity to the community and can compete with banks in North Sumatra. The Bank Sumut savings products that are the most reliable and have the largest number of customers are the Martabe Savings and Simpeda Savings. Based on an explanation of the background, theory and supported by previous relevant studies, the researcher is interested in studying more deeply an empirical study with the title "The Effect of Relationship Marketing on Customer Trust and its impact on Customer Retention at PT. Bank Sumut Lubuk Pakam Branch".

II. Review of Literature

2.1. Relationship Marketing

Relationship marketing is a philosophy of running a business that focuses primarily on improving service to existing customers rather than finding new customers. From this definition, it can be said that relationship marketing is an effort to get to know consumers better, so that companies can meet their needs and wants in the long term (Zeithmal et al., 2006). Marketing is a process that aims to meet the needs and desires of consumers who are closely related to the company's ability to make a profit. The Company needs to formulate a marketing strategy that fits the situation and conditions. The transfer of agricultural land is a threat to the achievement of food security and sovereignty that has serious implications for food production, physical environment, and welfare of agricultural and rural communities whose lives depend on the land. Policies related to the implementation of the Law. (Mulyati, S. et al. 2020)

2.2. Customer Trust

Customer trust is all knowledge owned by customers and all conclusions held by customers about objects, attributes, and benefits. Objects can be products, people, companies, and everything in which a person has beliefs and attitudes (Mowen, 2001).

2.3. Customer Retention

According to Looy, et al, (2003) tries to distinguish the meaning between customer retention and customer loyalty. In behavioral loyalty (retention) customers relate to the behavior of repurchasing a brand. While attitudinal loyalty is related to the degree of commitment. The attitude behind repurchase is important because it drives behavior (Caceres, et al., 2005). Behavioral loyalty studies focus on the interpretation of repurchase patterns as a manifestation of loyalty. Loyalty in terms of behavior is believed to be stochastic not deterministic and has described loyalty (Rayruen, 2005).

2.4. Conceptual Framework

In the increasingly fierce business competition, various companies continue to carry out strategies to be able to retain their customers. Loyal customers are currently much more profitable for the company than if the company recruits new prospective customers, the company must incur high costs, so the alternative that the company can do is retain existing customers. Relationship Marketing is an effort to attract customers and improve customer relationships. The results of Fournier, S. et.al (1998) research show that Relationship marketing positive effect on customer trust. Gronroos (1990) views Relationship Marketing as an effort to develop, maintain, improve, and commercialize customer relationships in order to realize the goals of all parties involved. Relationship Marketing as an effort to develop sustainable relationships with customers in relation to a series of related products and services. Relationship Marketing as any marketing activity directed at building, developing, and maintaining successful relationship exchanges.

Relationship Marketing is an effort to attract customers and improve relationships with customers, so it can be said that Relationship Marketing is an effort to get to know customers better, so that the Bank can meet the needs and desires of its customers. Relationship Marketing is an effort to develop, maintain, improve, and commercialize customer relationships in order to realize the goals of all parties involved. The trust generated between consumers and brands is central to the formation of mutually beneficial relationships that lead to customer satisfaction and retention (Kenning, 2008). Trust as the desire and belief to depend on the exchange of partners. Trust as a psychological state consisting of an intention to accept vulnerability based on the behavior of positive expectations of other intentions or behaviors.

Continuous customer retention can created by the customer against the bank. The existence of high trust from customers to the bank causes the bank to have a good reputation in the minds of its customers. Customer trust is capital major in the banking world. Because the main principle in banking is trust, for that the bank must convince the public to believe and want to keep their money in the bank. To facilitate the research, the conceptual framework that is used as the basis for the research flow is described as follows:

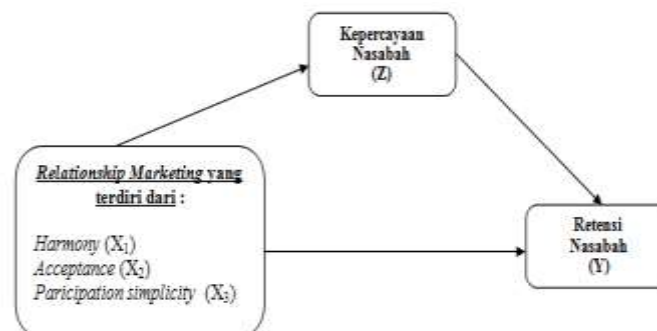


Figure1. Conceptual Framework

2.5. Hypothesis

1. Relationship marketing which consists of harmony, acceptance and participation simplicity has an effect on customer trust in PT. Bank Sumut Lubuk Pakam Branch.\
2. Relationship marketing which consists of harmony, acceptance and participation simplicity has an effect on customer retention on PT. Bank Sumut Lubuk Pakam Branch.
3. Customer trust take effect on customer retention on PT. Bank Sumut Lubuk Pakam Branch.
4. Influencerelationship marketing which consists of harmony, acceptance and participation simplicity has an indirect effect on customer retention through customer trust in PT. Bank Sumut Lubuk Pakam Branch.

III. Research Methods

3.1 Population and Sample

The population in this study are customers who are registered as savers with a total of 13,673 people at PT. Bank Sumut Lubuk Pakam Branch. To determine the number of samples with known population size, the Slovin formula is used. So the number of samples used in this study after the rounding results were 100 people.

3.2. Operational Definition

Based on the formulation of the problem, the conceptual framework and the proposed hypothesis, the variables in this study are independent variable is relationship marketing consisting of harmony (X1), *acceptance* (X2), *participation simplicity* (X3), the intervening variable is customer trust (Z) and dependent variable is customer retention (Y)

3.3. Data Analysis Method

The data analysis method used in this research is path analysis. Path analysis as a technique to analyze causal relationships that occur in multiple regression. Path analysis serves to determine how much influence Relationship marketing has on Customer Trust and its impact on Customer Retention at PT. Bank Sumut Lubuk Pakam Branch. Researchers use the help of the Statistical Product and Service Solution (SPSS) program using multiple regression models and simple regression as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Hypothesis testing:

- Simultaneous test (F Test)
- Partial Test (t Test)
- Coefficient of Determination (R²)

IV. Result and Discussion

4.1 Influence Harmony, Acceptance and Participation simplicity towards customer retention at PT. Bank Sumut Lubuk Pakam Branch

Based on the results of the multiple regression equation the effect of harmony, *acceptance* and participation simplicity in customer retention as follows:

$$Y = 0.911 + 0.335X_1 + 0.288X_2 + 0.297X_3$$

a. Coefficient of Determination (R²)

The magnitude of the influence of the independent variable on the dependent variable is to use the following coefficient of determination (R²) test:

Table 1. Coefficient of Determination Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.801a	.642	.631	1.71552

Source: Research Results, 2014 (processed data)

Table 1 shows that the adjusted R square coefficient value is 0.631, which means that the ability of harmony (X1), acceptance, (X2) and participation simplicity (X2) can explain the variation of customer retention by 63.1% and the remaining 36.9% is influenced by other variables outside of the variables studied.

b. F Test (Simultaneous)

Table 2. Simultaneous F Test Results

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	506.472	3	168,824	57.365	.000a
	Residual	282,528	96	2,943		
	Total	789,000	99			

Source: Research Results, 2014 (processed data)

In Table 2, the results obtained are F Count 141.003 while FTable at = 0.05. Fcount results of 57.365 while Ftable at = 0.05 with numerator degree 3 and denominator degree 96 obtained Ftable of 3.34 so from this result it is known that Fcount > Ftable, and the significance is 0.000 or less than = 0.05. Thus it can be concluded that H1 is accepted which means harmony, *acceptance* and participation simplicity together have a significant effect on customer retention. harmony, *acceptance* and participation simplicity together show significant results then this will have an impact on increasing customer retention, on the contrary if harmony, *acceptance* and participation simplicity together do not show significant results, it will have an impact on decreasing customer retention.

c. t test (Partial)

Table 3. Partial t-test results

Coefficients ^a						
		Unstandardized Coefficients		Standardize Coefficient		
		Std. Error				
Model		B	Error	Beta	t	Sig.
1	(Constant)	.911	1.845		.494	.622
	<i>Harmony</i>	.335	.075	.378	4.470	.000
	<i>Acceptance</i>	.288	.094	.290	3.057	.003
	<i>ParticipationSimplicity</i>	.297	.108	.243	2,736	.007

Source: Research Results, 2014 (processed data)

1. In Table 3, the value of tcount for harmony (4.470) is greater than the value of ttable (1.66) or the value of sig t for harmony (0.000) is smaller than alpha (0.05). Based on the results obtained, reject H0 and accept H1 for harmony. Thus, partial harmony has a significant effect on customer retention, meaning that harmony has a significant effect on increasing customer retention. The results show that the dominant harmony affects customer retention compared to the variable *acceptance* and participation simplicity. This shows that harmony is more decisive in increasing customer retention.
2. tcount value for *acceptance* (3.057) is greater than the value of ttable (1.66), or the value of sig t for *acceptance* (0.003) is smaller than alpha (0.05). Based on the results obtained,

reject H0 and accept H1 for *acceptance*. Thus, partially *acceptance* significant effect on customer retention, meaning that *acceptance* Well formed will have a real impact on increasing customer retention.

3. The tcount value for participation simplicity (2.736) is greater than the ttable value (1.66), or the sig t value for participation simplicity (0.007) is smaller than alpha (0.05). Based on the results obtained, reject H0 and accept H1 for participation simplicity. Thus, partially participation simplicity has a significant effect on customer retention, meaning that a well-formed customer participation simplicity will have a real impact on increasing customer retention.

4.2. Influence Harmony, Acceptance and Participation simplicity towards Customer Trust in PT. Bank Sumut Lubuk Pakam Branch

Based on the results of the multiple regression equation the effect of harmony, *acceptance* and participation simplicity towards customer trust as follows:

$$Z = 6.875 + 0.330X_1 + 0.321X_2 + 0.047X_3$$

a. Coefficient of Determination (R²)

The magnitude of the influence of the independent variable on the dependent variable is to use the following coefficient of determination (R²) test:

Tables 4. Coefficient of Determination Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.700a	.490	.474	1.93680

Table 4 shows that the Adjusted R Square value is 0.474 which means that the ability of harmony (X1), *acceptance*, (X2) and participation simplicity (X3) can explain the variation of customer trust by 47.4% and the remaining 52.6% is influenced by other variables outside of the variables studied.

b. F Test (Simultaneous)

Tables 5. Simultaneous F Test Results

ANOVA ^b					
Model		Sum of Squares	df	Mean Square	F
1	Regression	346,395	3	115.465	30,781
	Residual	360.115	96	3,751	
	Total	706.510	99		

Source: Research Results, 2014 (processed data)

In Table 5, the results of Fcount are 30.781 while Ftable at = 0.05 with a numerator degree of 3 and a denominator degree of 96 obtained Ftable of 3.34 so from this result it is known that Fcount > Ftable, and a significance of 0.000 or less than =0, 05. Thus it can be concluded that H1 is accepted which means harmony, *acceptance* and participation simplicity together have a significant effect on customer trust. harmony, *acceptance* and participation simplicity together show significant results then this will have an impact on increasing

customer trust, on the contrary if harmony, *acceptance* and participation simplicity together do not show significant results, it will have an impact on decreasing customer trust.

c. t test (Partial)

Table 6. Partial t-test results

		Coefficients ^a				
		Unstandardized Coefficients		Standardize Coefficient		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.875	2,083		3.301	.001
	<i>Harmony</i>	.330	.085	.393	3,897	.000
	<i>Acceptance</i>	.321	.106	.342	3.016	.003
	<i>Participation Simplicity</i>	.047	.122	.040	.380	.705

1. In Table 6 the value of t_{count} for harmony (3.897) is greater than the value of t_{table} (1.66) or the value of sig t for harmony (0.001) is smaller than alpha (0.05). Based on the results obtained, reject H_0 and accept H_1 for harmony. Thus, partial harmony has a significant effect on customer trust, meaning that harmony has a significant effect on increasing customer trust. The results show that the dominant harmony affects customer trust compared to the variable *acceptance* and participation simplicity. This shows that harmony is more decisive in increasing customer trust.
2. t_{count} value for *acceptance* (3.016) is greater than the value of t_{table} (1.66) or the value of sig t for *acceptance* (0.003) is smaller than alpha (0.05). Based on the results obtained, reject H_0 and accept H_1 for *acceptance*. Thus, partially *acceptance* has a significant effect on customer trust, meaning that *acceptance* significant effect in increasing customer trust.
3. The t_{count} value for participation simplicity (0.380) is smaller than the table value (1.68), or the sig t value for participation simplicity (0.705) is greater than alpha (0.05). Based on the results obtained, it accepts H_0 and rejects H_1 for participation simplicity. Thus, partial participation simplicity has no significant effect on customer trust, meaning that participation simplicity has no significant impact on increasing customer trust.

4.3. The direct influence of harmony, acceptance and participation simplicity in customer trust

The results showed that simultaneously harmony, acceptance and simplicity participation has a significant effect on customer trust, then partially each of the harmony and variables acceptance has a significant effect on customer trust while participation simplicity has no insignificant effect on customer trust.

The results of the study are strengthened by the theory by Mayer et al. in Soegoto (2011) Trust is a product produced between the two actors in an exchange with more concern for the costs and benefits of certain behaviors as stipulated in the contract. The meaning of a trust is a belief, a feeling, or an expectation of another party which is the expertise, reliability, and attention of the other party. The level of customer trust is measured through the trust indicator as stated by Mitchell in Egan (2004), which includes: probability, equity, and reliability.

Trust is the belief that one will find what one wants in an exchange partner. Trust involves a person's willingness to behave in a certain way because of the belief that his partner will provide what is expected and an expectation that a person has that other people's promises or statements can be trusted (Barnes, 2003).

The trust generated between consumers and brands is central to the formation of mutually beneficial relationships that lead to customer satisfaction and retention (Kenning, 2008). Trust is defined as the desire and belief to depend on an exchange partner. In the same way, trust as a psychological state consisting of an intention to accept vulnerability is based on the behavior of positive expectations of other intentions or behaviors.

The results of this study indicate that the majority of respondents answered agree and strongly agree with the statement of harmony, namely Bank Sumut Lubuk Pakam Branch establishes better relationships with customers, every time they come to Bank Sumut Lubuk Pakam Branch employees are always warmly welcomed, Bank Sumut Lubuk Pakam Branch maintains customer convenience, savings so far have always been comfortable at Bank Sumut Lubuk Pakam Branch, Bank Sumut Lubuk Pakam Branch understands customer needs and is always given the opportunity by Bank Sumut Lubuk Pakam Branch in the opportunity to make credit.

The results of this study indicate that the majority of respondents answered agree and strongly agree with the statement acceptance namely Bank Sumut Lubuk Pakam Branch provides information openly, when you need information, Bank Sumut Lubuk Pakam Branch immediately responds, Bank Sumut Lubuk Pakam Branch takes appropriate action against customer problems, When you have experienced problems, Bank Sumut Lubuk Pakam Branch immediately takes action to solve them, Bank Sumut Lubuk Pakam Branch helps customers in case of difficulties in transactions and is always assisted by employees in resolving complaints in transactions.

The results of this study indicate that the majority of respondents answered agree and strongly agree with the statement participation simplicity that is Bank Sumut Lubuk Pakam Branch establishes good communication in communicating, I was warmly welcomed by employees, Bank Sumut Lubuk Pakam Branch facilitates the bureaucratic system, has never been complicated in making transactions, Bank Sumut Lubuk Pakam Branch facilitates administrative management and is always provided convenience by employees in completing the administration.

The results of this study indicate that the majority of respondents answered agree and strongly agree with the statement of trust, namely Bank Sumut Branch Lubuk Pakam has high integrity for customers, seeing that employees have good skills in facilitating transactions, Bank Sumut Lubuk Pakam Branch always fulfills its promises to customers, my transaction requests are always fulfilled by Bank Sumut, Bank Sumut Lubuk Pakam Branch can be relied on by customers, see that all employees I have met have good abilities in meeting their needs.

V. Conclusion

1. Based on the results of descriptive statistical analysis, the majority of respondents answered strongly agree and agree with the statement of the variable Harmony, acceptance and participation simplicity, customer trust and customer retention
2. Harmony, acceptance and simplicity participation has a positive and significant effect on customer retention at PT. Bank Sumut Lubuk Pakam Branch. Partially harmony has a positive and significant effect on customer retention, A acceptance positive and significant

- effect on customer retention and participation simplicity has a positive and significant effect on customer retention at PT. Bank Sumut Lubuk Pakam Branch.
3. Harmony, acceptance and simplicity participation has a positive and significant effect on customer trust in PT. Bank Sumut Lubuk Pakam Branch. Partially harmony has a positive and significant effect on customer trust, Acceptance positive and significant effect on customer trust in PT. Bank Sumut Lubuk Pakam Branch while participation simplicity has no positive and insignificant effect on customer trust in PT. Bank Sumut Lubuk Pakam Branch.
 4. Customer trust has a positive and significant effect on customer retention at PT. Bank Sumut Lubuk Pakam Branch.
 5. Each Harmony, acceptance and participation simplicity indirectly has a positive effect on customer retention through customer trust in PT. Bank Sumut Lubuk Pakam Branch.

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